

that:

1. The commissioner sent you inquiries on or about July 3, July 26, and August 14, 2000. These inquiries related to the business of insurance. You did not respond to any of them. The letter of July 3 was returned by the Postal Service with the note that it had been refused. Each such failure to respond promptly in writing violated RCW 48.17.475.
2. You used the designation "CFP" or "Certified Financial Planner" when you were not authorized to use it.

By this conduct, the former licensee is demonstrated to be untrustworthy and a source of injury and loss to the public and not qualified to be licensed as an insurance agent or solicitor. The refusal to renew, reinstate, or reissue a license is pursuant to RCW 48.17.530(1)(b), (d), and (h).

NOTICE TO THE FORMER LICENSEE CONCERNING YOUR RIGHT TO A HEARING.

The former licensee has a right to demand a hearing pursuant to RCW 48.04.010 if aggrieved by this act of the Commissioner. Please note that a detailed summary of the right to contest this Order is attached. Briefly, if you are aggrieved by this Order, RCW 48.04.010 permits you to demand a hearing. Pursuant to that statute and others: You must demand a hearing, in writing, within 90 days after the date of this Order, which is the day it was mailed to you, or you will waive your right to a hearing. Your demand for a hearing must specify briefly the reasons why you think this Order should be changed. Upon receipt of your demand for hearing, you will be contacted by an assistant of the Chief Hearing Officer to schedule a teleconference with you and the Insurance Commissioner's Office to discuss the hearing and the procedures to be followed. Please send any demand for hearing to William E. Frandsen, Deputy Insurance Commissioner, Office of the Insurance Commissioner, P.O. Box 40257, Olympia, WA 98504-0257.

ISSUED AT LACEY, WASHINGTON, this 24th day of October, 2000.

DEBORAH SENN

Insurance Commissioner

By

WILLIAM E. FRANDSEN

Deputy Commissioner

Investigator: Tom Talarico